

Supplemental Employee Life Insurance

Effective through 6/30/2013

Use this sheet to help you determine your bi-weekly contribution amount for Supplemental life insurance Coverage.

Example:

Step 1:

My gross annual salary is:

(Hourly rate x 2080)

If salary is greater than \$50,000, use \$50,000

Step 2:

Multiply salary by level of coverage desired:

Tier 1 = Salary x 2

Tier 2 = Salary x 4

Tier 3 = Salary x 6

Step 3:

Round up to nearest thousand:

(amount of \$78,567 is entered as \$79,000)

Step 4:

Multiply this amount by corresponding rate:
(see rate chart to the right)

Step 6:

Divide by 100; **This is your contribution:**

Age	Rate
<25	0.00231
25-29	0.00277
30-34	0.00369
35-39	0.00415
40-44	0.00462
45-49	0.00692
50-54	0.01200
55-59	0.02031
60-64	0.03046
65-69	0.06600
70+	0.09508

Supplemental Spouse Life Insurance

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Tier	Coverage Amount	Biweekly Rate
1	\$7,500	\$0.68
2	\$15,000	\$0.78
3	\$22,500	\$0.97